

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BREANA R. HAYES

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-10813

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/13/2019 and confirmed on 1/30/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		63,653.12
Less Refunds to Debtor	37.42	
TOTAL AMOUNT OF PLAN FUND		63,615.70

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,100.00	
Trustee Fee	3,230.05	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,330.05

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	39,360.84	0.00	39,360.84
	Acct: 2976				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	15,994.04	15,994.04	0.00	15,994.04
	Acct: 2976				
					55,354.88
Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	BREANA R. HAYES	0.00	0.00	0.00	0.00
	Acct:				
	BREANA R. HAYES	37.42	37.42	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,600.00	3,600.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	500.00	500.00	0.00	0.00
	Acct: XXX 111				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	650.00	650.00	0.00	650.00
	Acct: 2976				
					650.00
Unsecured					
	QUANTUM3 GROUP LLC - AGENT MOMA	177.26	3.68	0.00	3.68
	Acct: 5291				
	QUANTUM3 GROUP LLC - AGENT MOMA	195.87	4.07	0.00	4.07
	Acct: 3048				
	QUANTUM3 GROUP LLC - AGENT MOMA	731.62	15.20	0.00	15.20
	Acct: 9484				
	LVNV FUNDING LLC	459.39	9.55	0.00	9.55
	Acct: 8964				
	US DEPARTMENT OF EDUCATION/MOHEL	2,778.30	57.72	0.00	57.72
	Acct: 2769				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	1,490.46	30.97	0.00	30.97

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4619				
	PENN POWER*	1,368.71	28.44	0.00	28.44
	Acct: 6534				
	MIDLAND FUNDING LLC	1,394.89	28.99	0.00	28.99
	Acct: 4057				
	MIDLAND FUNDING LLC	1,186.42	24.65	0.00	24.65
	Acct: 3202				
	MIDLAND FUNDING LLC	1,807.01	37.55	0.00	37.55
	Acct: 0979				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,922.37	39.95	0.00	39.95
	Acct: 8793				
	SOCIAL SECURITY ADMINISTRATION**	0.00	0.00	0.00	0.00
	Acct: 1218				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 7369				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 3202				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 280.77

TOTAL PAID TO CREDITORS

56,285.65

TOTAL CLAIMED

PRIORITY 650.00

SECURED 15,994.04

UNSECURED 13,512.30

Date: 11/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

IN RE:

BREANA R. HAYES

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-10813

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Breana R. Hayes
Debtor

Case No. 19-10813-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 26, 2024

Form ID: pdf900

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2024:

Recip ID	Recipient Name and Address
db	+ Breana R. Hayes, 8 Coutter Road, Greenville, PA 16125-8123
15103524	+ Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 27 2024 01:10:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15103516	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 27 2024 00:33:10	Capital One N.A., PO Box 30285, Salt Lake City, UT 84130-0285
15103517	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 27 2024 01:33:27	Chase Card, Po Box 15298, Wilmington, DE 19850
15120057	+ Email/Text: RASEBN@raslg.com	Nov 27 2024 00:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15103518	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 27 2024 00:15:46	LVNV Funding LLC, assignee of Capital One Bank (USA) NA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15108361	Email/PDF: resurgentbknotifications@resurgent.com	Nov 27 2024 00:16:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15103527	Email/Text: EBN@Mohela.com	Nov 27 2024 00:17:00	US Department of Education / Mohela, 633 Spirit Drive, Chesterfield, MO 63005
15103519	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 27 2024 00:19:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15103520	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 27 2024 00:19:00	Midland Funding LLC, 350 Camino De La Reina, Suite 300, San Diego, CA 92108-3007
15103522	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 27 2024 00:15:40	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
15103521	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 27 2024 00:19:00	Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
15103523	+ Email/Text: bnc-quantum@quantum3group.com	Nov 27 2024 00:19:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15106881	Email/Text: bnc-quantum@quantum3group.com	Nov 27 2024 00:19:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15103525	Email/Text: ssa.bankruptcy@ssa.gov		

District/off: 0315-1

User: auto

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		Nov 27 2024 00:18:00	Social Security Administration Office, 155-10 Jamaica Avenue, Jamaica, NY 11432
15103526	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:34:51	Synco / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15104610	^ MEBN	Nov 27 2024 00:13:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15108767	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005
15139919	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15118213	*+	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Debtor Breana R. Hayes dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

District/off: 0315-1

User: auto

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